

Over the Counter Drugs and Medications

(This list is not exhaustive)

Reimbursable items include, but are not limited to:

- Anti-diarrhea medicine, laxatives
- Menstrual cycle products for pain and cramp relief
- Cough drops, throat lozenges, sinus medications, nasal sinus sprays
- Nicotine gum or patches for stop-smoking purposes
- Special ointment or cream for sunburn (not just regular skin moisturizers)
- BenGay, Tiger Balm, and similar products for muscle pain or joint pain
- Pedialyte for ill child's dehydration
- First aid cream, Bactine, special diaper rash ointments, calamine lotion, bug bite medication, wart remover treatments
- Visine and other such eye products
- Suppositories and creams for hemorrhoids
- Motion sickness pills
- (Note: The following items are not OTC drugs, so the OTC Drug Ruling technically does not apply to them; however, they are reimbursable through a health FSA)

Band-aids, bandages, gauze pads, first aid kits, cold/hot packs for injuries, rubbing alcohol, liquid adhesive for small cuts, reading glasses, contact lens cleaning solutions, carpal tunnel wrist supports, pregnancy test kits, condoms, spermicidal foam, thermometers (ear or mouth), nasal strips, etc.

Non Reimbursable items include, but are not limited to:

- Toothpaste or toothbrushes (electric or otherwise) even if a dentist recommends special ones to treat a specific condition
- Chapstick
- Face cream, moisteners, and suntan lotion
- Medicated shampoos and soaps
- One-a-day vitamins

May be Reimbursable with a Letter of Medical Necessity from Physician (items include, but are not limited to):

- Weight-loss drugs to treat a specific disease (including obesity)
- Pills for persons who are lactose intolerant
- Nasal sprays for snoring
- Orthopedic shoes and inserts (for orthopedic shoes, you can only be reimbursed for the extra cost over buying non-orthopedic shoes)
- Sunscreen
- Acne treatments (most acne treatment is not reimbursable because it constitutes a cosmetic procedure directed at improving the patient's appearance and does not meaningfully promote the proper function of the body or prevent or treat illness or disease. The exception to this rule is if the procedure is necessary to ameliorate a deformity arising from or directly related to a congenital abnormality, a personal injury resulting from an accident or trauma, or disfiguring disease)
- Glucosamine/Chondroitin for arthritis or other medical condition
- St. John's Wort for depression
- OTC hormone therapy and treatment for menopause to treat symptoms such as hot flashes, night sweats, etc.
- Dietary supplements or herbal medicines to treat a specific medical condition
- Pre-natal vitamins
- Fiber supplements